

## WHAT IS CLAIMED IS

1. A point managing method wherein terminals of individual members of multiple service users and service providers registered as members, and terminals of a hosting business association are connected with communication mean, member information recording media which can be attached to the terminals of the individual members are delivered, prescribed points are given to the service provider through said terminal and said recording medium when the service user receives a service from the service provider, and a service is received, or an article is purchased or lent based on point conversion according to said accumulated points.
2. A point managing method wherein terminals of individual members of multiple service users and service providers registered as members, and terminals of an operating business association are connected with communication mean for communicating, said operating business association or its agent delivers member information to said terminals of the individual members, or delivers member information recording media which can be attached to terminals of the individual members, prescribed points are given to the service provider through said terminal and/or said recording medium when the service user receives a service from the service provider, and a service is received, or an article is purchased or lent based on

point conversion according to said accumulated points.

3. A point managing method wherein terminals of individual members of multiple service users and service providers registered as members, and terminals of a hosting business association are connected with the Internet, member information recording media which can be attached to the terminals of the individual members are delivered, prescribed points are given to the service provider through said terminal by means of writing to said recording medium when the service user receives a service from the service provider, and a service is received, or an article is purchased or lent based on point conversion according to said accumulated points.

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4. A point managing method wherein terminals of individual members of multiple service users and service providers registered as members, and terminals of an operating business association are connected with the Internet for communicating, said operating business association or its agent delivers member information to said terminals of the individual members, or delivers member information recording media which can be attached to terminals of the individual members, prescribed points are given to the service provider through said terminal and/or said recording medium when the service user receives a service from the service provider, and a service is received, or an

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article is purchased or lent based on point conversion according to said accumulated points.

5. The point managing method according to any one of Claim 1 to 4 wherein said recording media are IC cards or cellular phones, and a member certificate function and/or a member authentication function are added to said recording media.

6. The point managing method according to any one of Claim 1 to 5 wherein the service provider is a care giver, and the service user is a care receiver.

7. A point management method wherein both service users and service providers are members, an electronic medium is issued to individual members, a need of the service user and a service which the service provider can provide are matched, the matching result is reported to both the subject members, points are provided for the service provider according to a conducted service, the points can be used at available participant stores, and the used points are settled by an operating body.

8. The point management method according to Claim 7 wherein issuing said electronic medium is delivering an IC card.

9. The point management method according to Claim 7 wherein issuing said electronic medium is delivering information to portable terminals of members for making the portable terminals member certificates.

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10. The point management method according to Claim 7 wherein the service user provides the service provider with the points.

10 11. The point management method according to Claim 7 wherein said service is conducted at a residence of the service user and/or a building of the participant shop.

15 12. The point management method according to Claim 7 wherein a CRM service using data from said matching is provided for the participant shop.

20 13. The point management method according to Claim 7 wherein said terminal or an alternative terminal can be used for searching the service by privilege, address, and/or using period when the service provider selects said participant shop as a place to conduct the service.

25 14. A point management method wherein both service users and service providers are members, an electronic medium is issued to individual members, a need of the service user and a service which the service provider can provide are

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matched, the matching result is reported to both the subject members, the service provider is guided to a residence of the user by a navigation system, points are provided for the service provider according to the  
5 conducted service, the points can be used at available participant stores, and the used points are settled by an operating body.

15. The point management method according to Claim 14  
10 wherein issuing said electronic medium is delivering an IC card.

16. The point management method according to Claim 14  
15 wherein issuing said electronic medium is delivering information to portable terminals of members for making the portable terminals member certificates

17. The point management method according to Claim 14  
20 wherein the service user provides the service provider with the points.

18. The point management method according to Claim 14  
wherein said service is conducted at a residence of the service user and/or a building of the participant shop.

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19. The point management method according to Claim 14  
wherein a CRM service using data from said matching is

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provided for the participant shop.

20. The point management method according to Claim 14  
wherein said terminal or an alternative terminal can be  
5 used for searching the service by privilege, address,  
and/or using period when the service provider selects said  
participant shop as a place to conduct the service.

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